

## AMENDMENTS TO THE CLAIMS

1           1.     (Original)     A method for consolidating net payment and debt management  
2     using a computer system comprising:  
3           obtaining one or more ledger items for a distributor from a commission model;  
4           generating compensation for said distributor by processing said one or more ledger items  
5           through one or more adjustment rules, wherein each of said one or more  
6           adjustment rules operates on each of said one or more ledger items;  
7           obtaining repayment rules for any advances received by said distributor;  
8           dividing said compensation into one or more distribution amounts for payment into one  
9           or more accounts of said distributor based on one or more payment rules and said  
10          repayment rules, said one or more accounts comprising repayment accounts for  
11          said any advances and other payment accounts designated by said distributor; and  
12          paying said one or more distribution amounts into said one or more accounts of said  
13          distributor.

1           2.     (Original)     The method of claim 1 wherein each of said one or more ledger  
2     items represents commission payable to said distributor based on a sales agreement.

1           3.     (Original)     The method of claim 1 wherein each of said one or more ledger  
2     items represents commission payable to said distributor based on a sale item.

1           4.     (Original)     The method of claim 1 wherein each of said one or more accounts  
2     of said distributor uses a payment method.

1           5.     (Original)     The method of claim 1 wherein said payment method comprises  
2     issuing a check.

1           6.     (Original)     The method of claim 1 wherein said payment method comprises a  
2     wire transfer.

1           7.     (Original)     The method of claim 1 wherein said distributor specifies said one  
2 or more payment rules.

1           8.     (Original)     The method of claim 1 wherein at least one of said one or more  
2 accounts of said distributor comprises a checking account.

1           9.     (Original)     The method of claim 1 wherein at least one of said one or more  
2 accounts of said distributor comprises a savings account.

1           10.    (Original)     The method of claim 1 wherein at least one of said one or more  
2 accounts of said distributor comprises an association with an alternate payee.

1           11.    (Original)     The method of claim 1 wherein at least one of said one or more  
2 accounts of said distributor comprises a debt repayment account.

1           12.    (Original)     The method of claim 1 wherein said repayment rules for advances  
2 received by said distributor are generated by a method comprising:  
3           determining a maximum amount of debt for said distributor;  
4           issuing an advance not greater than said maximum amount to said distributor when a debt  
5           issuance rule associated with said distributor evaluates to true;  
6           generating one or more repayment rules for said advance.

1           13.    (Original)     The method of claim 1 wherein said maximum amount is based on  
2 said one or more input ledger items.

1           14.    (Original)     A computer program product comprising:  
2           a computer usable medium having computer readable program code for consolidating net  
3           payment and debt management embodied therein, said computer readable  
4           program code configured to:  
5           obtain one or more ledger items for a distributor from a commission model;  
6           generate compensation for said distributor by processing said one or more ledger

7 items through one or more adjustment rules, wherein each of said one or  
8 more adjustment rules operates on each of said one or more ledger items;  
9 obtain repayment rules for any advances received by said distributor;  
10 divide said compensation into one or more distribution amounts for payment into  
11 one or more accounts of said distributor based on one or more payment  
12 rules and said repayment rules, said one or more accounts comprising  
13 repayment accounts for said any advances and other payment accounts  
14 designated by said distributor; and  
15 pay said one or more distribution amounts into said one or more accounts of said  
16 distributor.

1 15. (Previously Presented) The computer program product of claim 14 wherein  
2 each of said one or more ledger items represents commission payable to said distributor based on  
3 a sales agreement.

1 16. (Previously Presented) The computer program product of claim 14 wherein  
2 each of said one or more ledger items represents commission payable to said distributor based on  
3 a sale item.

1 17. (Previously Presented) The computer program product of claim 14 wherein  
2 each of said one or more accounts of said distributor uses a payment method.

1 18. (Previously Presented) The computer program product of claim 14 wherein  
2 said payment method is by issuing a check.

1 19. (Previously Presented) The computer program product of claim 14 wherein  
2 said payment method is by wire transfer.

1 20. (Previously Presented) The computer program product of claim 14 wherein  
2 said one or more payment rules are specified by said distributor.

1 21. (Previously Presented) The computer program product of claim 14 wherein

2 at least one of said one or more accounts of said distributor is a checking account.

1 22. (Previously Presented) The computer program product of claim 14 wherein  
2 at least one of said one or more accounts of said distributor is a savings account.

1 23. (Previously Presented) The computer program product of claim 14 wherein  
2 at least one of said one or more accounts of said distributor is an alternate payee.

1 24. (Previously Presented) The computer program product of claim 14 wherein  
2 at least one of said one or more accounts of said distributor is a debt repayment account.

3 25. (Previously Presented) The computer program product of claim 14 wherein  
4 said repayment rules for any advances received by said distributor are generated by computer  
5 readable program code configured to:  
6 determine the maximum amount of debt for said distributor;  
7 issue an advance not greater than said maximum amount to said distributor when a debt  
8 issuance rule of said distributor evaluates to true;  
9 generate one or more repayment rules for said advance.

1 26. (Original) The computer program product of claim 25 wherein said maximum  
2 amount is based on said one or more input ledger items.

1 27. (Canceled)

1 28. (Canceled)

1 29. (Canceled)

1 28. (Canceled)

1 29. (Canceled)

1 30. (Canceled)

1 31. (Canceled)

1 32. (Canceled)

1 33. (Canceled)

1 34. (Canceled)

1 35. (Canceled)

1 36. (Canceled)

1 37. (Previously Presented) A computer system comprising:  
2 a processor; and  
3 a memory coupled to the processor, the memory having computer readable program code  
4 for consolidating net payment and debt management embodied therein, said  
5 computer readable program code configured to:  
6 obtain one or more ledger items for a distributor from a commission model;  
7 generate compensation for said distributor by processing said one or more ledger  
8 items through one or more adjustment rules, wherein each of said one or  
9 more adjustment rules operates on each of said one or more ledger items;  
10 obtain repayment rules for any advances received by said distributor;  
11 divide said compensation into one or more distribution amounts for payment into  
12 one or more accounts of said distributor based on one or more payment  
13 rules and said repayment rules, said one or more accounts comprising  
14 repayment accounts for said any advances and other payment accounts  
15 designated by said distributor; and  
16 pay said one or more distribution amounts into said one or more accounts of said  
17 distributor.

1 38. (Previously Presented) The computer system of claim 37 wherein each of

2 said one or more ledger items represents commission payable to said distributor based on a sales  
3 agreement.

1 39. (Previously Presented) The computer system of claim 37 wherein each of  
2 said one or more ledger items represents commission payable to said distributor based on a sale  
3 item.

1 40. (Previously Presented) The computer system of claim 37 wherein each of  
2 said one or more accounts of said distributor uses a payment method.

1 41. (Previously Presented) The computer system of claim 1 wherein said  
2 payment method is by issuing a check.

1 42. (Previously Presented) The computer system of claim 1 wherein said  
2 payment method is by wire transfer.

1 43. (Previously Presented) The computer system of claim 37 wherein said one  
2 or more payment rules are specified by said distributor.

1 44. (Previously Presented) The computer system of claim 37 wherein at least  
2 one of said one or more accounts of said distributor is a checking account.

1 45. (Previously Presented) The computer system of claim 37 wherein at least  
2 one of said one or more accounts of said distributor is a savings account.

1 46. (Previously Presented) The computer system of claim 37 wherein at least  
2 one of said one or more accounts of said distributor is an alternate payee.

1 47. (Previously Presented) The computer system of claim 37 wherein at least  
2 one of said one or more accounts of said distributor is a debt repayment account.

1 48. (Previously Presented) The computer system of claim 37 wherein said

2    repayment rules for any advances received by said distributor are generated by computer  
3    readable program code configured to:  
4        determine the maximum amount of debt for said distributor;  
5        issue an advance not greater than said maximum amount to said distributor when a debt  
6        issuance rule of said distributor evaluates to true;  
7        generate one or more repayment rules for said advance.

1        49.        (Previously Presented)        The computer system of claim 1 wherein said  
2    maximum amount is based on said one or more input ledger items.

1        50.        (Previously Presented)        An apparatus for consolidating net payment and  
2    debt management using a computer system, the apparatus comprising:  
3        means for obtaining one or more ledger items for a distributor from a commission model;  
4        means for generating compensation for said distributor by processing said one or more  
5        ledger items through one or more adjustment rules, wherein each of said one or  
6        more adjustment rules operates on each of said one or more ledger items;  
7        means for obtaining repayment rules for any advances received by said distributor;  
8        means for dividing said compensation into one or more distribution amounts for payment  
9        into one or more accounts of said distributor based on one or more payment rules  
10       and said repayment rules, said one or more accounts comprising repayment  
11       accounts for said any advances and other payment accounts designated by said  
12       distributor; and  
13       means for paying said one or more distribution amounts into said one or more accounts of  
14       said distributor.